

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future



Identity Theft Protection: The Basics of Safeguarding Your Information

Identity thieves often rely on us to get the information they need to steal our identities. We can make it harder for them by taking some simple steps that are outlined below.

Guard your social security number

Don't carry your Social Security card with you and don't use your social security number as a PIN or password unless the financial institution, merchant or other business with which you are dealing absolutely requires it.

Shred, shred, shred

Invest in a shredder – an inexpensive countertop model will work – and use it. Shred bills, receipts, and credit card offers that you used to simply throw in the garbage. Also shred any other items that contain personal or financial information – such as bank statements – that you don't keep.

Protect your mail

If you're going to be out of town, even for a few days, either have the post office hold your mail or ask a neighbor, family member or friend to pick it up. When mailing something, particularly if it contains a check or other personal information, mail it from a secure location – that red flag that lets your mail carrier know you have something to pick up also is a signal for identity thieves. If you're ordering checks from your financial institution, pick them up instead of having them mailed to you.

Don't share your information

Identity thieves get lots of help from us by simply asking for the information they want. They contact us by phone, email or regular mail posing as our bank, credit card company or even the IRS and ask us to “verify” information like account numbers, social security numbers or passwords. Legitimate companies or agencies don't do this, so if you're asked for this information, it's likely to be an identity thief that's doing the asking. Never give out personal information unless you're the one who initiated the contact.

Stop pre-approved credit card offers

Unless you're really shopping for a credit card, stop pre-approved credit card offers. They are easy to spot in your mail box and can easily be used by identity thieves to get a credit card in your name. You can have your name removed from credit bureau marketing lists by calling toll-free to 888-5OPTOUT (888-567-8688) or visiting the Opt Out website at www.optoutprescreen.com.

Check your bills and bank statements

If an identity thief strikes, you might first notice it on your bank or credit card statements. Even if you don't balance your checkbook or pay your credit card bill right away, look at the statement as soon as you get it to see if there are any unauthorized charges or withdrawals. If there are, report them right away. If your bill or statement doesn't come at the normal time, call and ask about it since late arrival could be another indication of identity theft.

Pay attention to internet security

If you like to surf the web or purchase items on line, make certain you have adequate security on your computer. Choose your passwords with care and make them unique. Experts recommend that a password that has at least 8 characters, with a mix of numbers, symbols, and upper and lower case letters are best. Don't click on pop-up ads or open emails and attachments from persons you don't know and trust. Install a firewall and virus and spyware protection. Check your browser security settings to make certain that they aren't too low. Also check the security of the website. Generally, "https" and/or a small padlock in the bottom right corner means that the site is secure.

Read privacy statements

In this information age, there is a large market for personal information and some of the companies with which we do business share or even sell our personal information to others. Before purchasing on line, check the privacy policy of the business. Also, read the privacy statement that your credit card company sends you. In certain cases, you might be able to opt out of that company sharing all or a part of your information by contacting the company.

Check your credit report regularly

Federal law requires each of the major 3 credit reporting agencies to provide consumers with a FREE copy of their credit report each year. Credit reports contain a wealth of information about a consumer's financial history and checking them regularly is one of the best ways to protect against identity theft. If you notice a credit card or bank account that you don't think you have, it might mean that an identity thief is at work. You can obtain your free credit report from Equifax, Experian, and TransUnion by calling toll-free to 1-877-322-8228 or online at www.annualcreditreport.com/cra/index.jsp. By ordering one report from a one of the reporting agencies every 4 months, you can get your free credit report 3 times per year.

For more information, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or e-mail us at WisconsinPrivacy@datcp.state.wi.us.